

SUPPLEMENTARY RETURN

[123b]

ROYAL COMMISSION ON LIFE INSURANCE.

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LIST OF DEPARTMENTAL EXHIBITS.

1. Annual Statements required from Canadian Companies.
2. Statement of Life Insurance by Canadian Companies done outside of Canada.—B.
3. Statements required from foreign Companies, licensed to transact business in Canada.—B.
4. Statement required from foreign companies, licensed to transact business in Canada.—A.
5. Statement to be forwarded by Chief Agency Foreign Company.
6. Mortgage Schedule Return.
7. Form of Trust Deed—Canadian Trustee for foreign Companies.
8. Another Form of Trust Deed—Canadian Trustees for foreign Companies.
9. Additional Deposits called for in 1905, foreign Companies.
10. Copy circular letters and schedule, Superintendent, February 13, 1906, *re* salaries over \$2,000.
11. Comparative Tables business of Companies last 15 years, compiled by department.
12. Interrogatories, March 19, to Companies, by Counsel to Commission.
13. List of Companies not inspected in time for blue-book printing.
14. Correspondence *re* charitable gifts by Companies, &c.
15. Report Mr. Blackadar to Superintendent *re* examination Royal Victoria.
16. Report Mr. Blackadar to Superintendent *re* examination Home Life and correspondence.
17. Report Mr. Blackadar to Superintendent *re* examination Central Life.
18. Report Mr. Blackadar to Superintendent *re* examination Sun Life.
19. Report Mr. Blackadar to Superintendent *re* examination N.A. Life, February 15, 1906.
20. Report Mr. Blackadar to Superintendent *re* examination N.A. Life, February, 1905.
21. Report Mr. Blackadar to Superintendent *re* examination Imperial Life.
22. Report Mr. Blackadar to Superintendent *re* examination Sun Life.
23. Report Mr. Blackadar to Superintendent *re* examination Imperial Life Inspection, February 13, 1906.
24. Report Mr. Blackadar to Superintendent *re* examination Manufacturers Inspection, February 20, 1906.
25. Report Mr. Blackadar to Superintendent *re* Manufacturers Inspection, June 14, 1901.
26. Report Mr. Blackadar to Superintendent *re* Continental Life Inspection, February 20, 1906.
27. Report Mr. Blackadar to Superintendent. Filed in Department February 14, 1906. Imperial and North American.
28. Report Mr. Blackadar to Superintendent *re* Home Life, June 14, 1904.
29. Report Mr. Blackadar to Superintendent *re* Confederation Life, June 7, 1904. February, 1905.
30. Report Mr. Blackadar to Superintendent *re* Independent Order Foresters, June 2, 1899.
31. Report Mr. Blackadar to Superintendent *re* Home Life for year 1896.
32. Bound volume of Departmental correspondence, including correspondence
32. Bound volume of Departmental correspondence, including correspondence Superintendent and President Canada Life *re* virtual overdraft 31st December, 1889; also correspondence and documents (a) to (w) *re* Manufacturers losses on investment, not authorized; also correspondence *re* proposals Rudolphe Madore, November, 1901, and copy report

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Superintendent to Minister; and Imperial Life correspondence *re* purchase Dominion Coal Stock, Bonds Dominion Iron and Steel, report Mr. Blackadar.

34. Correspondence *re* foreign investments North American Life, Sun Life, Royal Victoria, of date 1906.
35. Correspondence Canada Life, Department and Department of Justice respecting powers of Canada Life, as to investments under its charter.
36. Correspondence *re* scope of clause (b) subsection 1 of section 50 the Insurance Act, between Department and Department of Justice and various Companies; attached thereto annual report Sao Paulo Tramway Light and Power Company.
37. Correspondence and documents respecting desired increase of powers of investment by Insurance Companies, and draft of proposed amendments to the Insurance Act.
38. Proposed amendments to Insurance Act so far as relates to Life Companies prepared by the Department of Insurance in the form of a Bill to be submitted to Parliament, 1905.
39. Memorandum Superintendent to Minister of Finance accompanying copy of Exhibit 38.
40. Sun Life Investments and foreign securities, statement for 31st December, 1904.
41. Names of Trustees of foreign Companies.
42. Report on office staff of date 6th December, 1899. Mr. Blackadar to Superintendent.
43. Officers and Clerks in Department of Insurance since 1885.
44. Report of Mr. Blackadar to Superintendent, October 24, 1905, *re* desired increase of office staff.
45. Correspondence with Sun Life and documents *re* change in rate of interest for calculation of reserve.
46. Insurance Bill of 1899 with amendments and suggestions by the Sun Life.
47. Correspondence and documents from all other Companies than the Sun Life *re* proposed change in rate of interest for calculation of reserve.
48. Correspondence Sir Mackenzie Bowell and Superintendent *re* charitable gifts.
49. Documents and correspondence *re* licensing Union Life.
50. National Agency Company, Limited, list of shareholders 31st December, 1904, Annual Statement and other documents.
51. Annual Statement for 1905, Union Life.
52. Annual Statement for 1904, Union Life.
53. Report Mr. Blackadar to Superintendent *re* 'unauthorized investments Federal Life, June 14, 1904, and correspondence Superintendent and President of the Company respecting the same.
54. Opinion of Justice Department *re* silent assets—correspondence Superintendent with Sun Life and North American Life respecting the same.
55. Memorandum, verbal corrections Mr. Blackadar in his testimony.

INSURANCE DEPARTMENT EXHIBITS.

689. Memoranda *re* proposed amendment Insurance Act, to repress rebating.
690. Memoranda, 1898-99 *re* investment powers.
691. Life Officers' Association, correspondence.
692. Bill to incorporate Canadian Order of Foresters.
693. File *re* proposed amendments Insurance Act, 1894.
694. Memoranda *re* child insurance.

695. Memoranda *re* proposed exemption of certain societies from the provisions of the Insurance Act—locomotive engineers.

696. Opinion Department of Justice *re* Manitoba licensing fire companies to do business in that province, said companies being incorporated outside of Manitoba.

697. Bill to incorporate the British American Life.

698. Bill to incorporate the Monarch Life.

699. *Re* returns English companies.

700. Bill to incorporate Sons of England Benefit Society.

701. Independent Order of Foresters file.

702. Opinion Department of Justice *re* powers of department to forfeit licenses.

703. Bill to incorporate Western Life Insurance Company.

704. Proposed amendment North American Life Assurance Company.

705. Correspondence J. K. Macdonald *re* Real Estate Confederation Life.

706. Monarch Life and Ostrom correspondence, 1906.

707. Correspondence King's Printer *re* time of issue annual reports.

708. Copy Insurance Press, June 28, 1899, containing debate Banking and Commerce Com. on investment features.

709. Mutual Reserve Life Insurance Company at 4 Ed. VII., cap. 101.

710. *Re* unlicensed companies.

711. Status and rights of loan corporations, Attorney General of Ontario to Minister of Justice, Canada.

MANUFACTURERS LIFE EXHIBITS, 56 TO 90, INCLUSIVE.

56. Sutherland agreement for retiring allowances, Temperance and General Life.

57. Agreement between Geo. Gooderham and Geo. A. Cox, *re* sale of shares Manufacturers Life stock.

58. Extracts from minute books *re* resignation Sutherland.

59. Correspondence and telegram *re* McCuaig & Strachan sale of stock.

60. Correspondence and collateral documents *re* securities—Imperial Rolling Stock Company and Canadian Lake and Ocean Navigation Company.

61. Correspondence, &c., Mackenzie, Mann Company, Limited, call loan.

62. By-laws Manufacturers.

63. Traders Bank account with Manufacturers—Current in book form and cheque of January 25, 1904, for \$387,925.77.

64. Correspondence *re* loan from Standard Bank, &c.

65. Documents *re* commuted commissions and agreement of company with Geo. Gooderham.

66. Securities statement furnished by company in response to interrogatories.

67. Memorandum by Actuary Facker, dated September 17, 1897, *re* Policy No. 1, \$50,000, life of George Gooderham.

68. Nineteenth annual report, Manufacturers Life.

69. Comparative statement of dividends to shareholders and policyholders, Manufacturers Life.

70. Blank premium cards or tables.

71. Percentage tables (3) expected mortality Manufacturers.

72. Memoranda respecting funds for life policies and mean reserves.

73. English Equitable Life, annual statement for 1906.

74. Statement prepared by Mr. Papps respecting surrender values.

75. Profit and loss statement for 1905.

76. Table percentage of lapses.

77. Natural premium plan-examples.

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78. Memorandum prepared by Mr. Papps, actuary, *re* policies Manufacturers Life and attached tables.
79. Statement expenses, &c., Manufacturers Life, by Mr. Papps.
80. Bought and sold notes, Pellatt & Pellatt, J. F. Junkin and correspondence.
81. Copy Manufacturers account with Pellatt & Pellatt.
82. Approval October 2, 1906, Executive Committee Manufacturers Life of stocks purchased preceding week.
83. Claimant's statement and declaration in proof of age.
84. Policy loan agreement. Two forms.
85. Non-forfeiture agreement.
86. Stock list, Manufacturers Life.
87. Charter Prudential Securities Company, Limited.
88. Charter Canadian Securities Company, Limited.
89. List securities purchased by Manufacturers from Canadian Securities, Limited.
90. Canadian Securities, Limited, bonds and debentures sales.

UNION LIFE EXHIBITS, 91 TO 129, INCLUSIVE.

91. Letters patent incorporating the National Agency Company, Limited.
92. Agreement, November 7, 1900, North America Life Insurance Company and H. Pollman Evans.
93. Agreement, August 7, 1901, North America Life and National Agency Company.
94. Agreement, June 4, 1902, between Harry Symons *et al.* and National Agency Company.
95. Agreement, October 23, 1901, between the Canada Accident Company and the National Agency Company.
96. Agreement, January 2, 1901, Evans' conveyance to National Trust Company, Limited.
97. Assignment to National Agency Company from National Trust Company, July 16, 1901.
98. Agreement, North America Life, National Agency Company and Union Life Company, July 16, 1902.
99. Agreement, National Agency Company and Union Life, July 16, 1902.
100. Agreement Union Life and National Agency Company, July 16, 1902.
101. Copy of account of organization expenses.
102. Answer Union Life to interrogatory—External relations.
103. Circular Union Life March, 1906, *re* dividend for current year.
104. Literature of the Union Life.
105. Copy of By-laws National Agency Company, Limited.
106. Debenture from National Agency.
107. Minutes of National Agency and governing boards.
108. By-laws Union Life.
109. Minutes Shareholders Union Life.
110. Minutes of Directors Meetings Union Life.
111. Minutes of meetings the Executive Committee Union Life.
112. Statements Assets and Liabilities, National Agency—revised statement of same with comments.
113. Prospectus National Agency.
114. Trust Deed National Agency Company to the Trusts and Guarantee Company, Limited, and Debenture Form.
115. Fifth Annual Report and Minutes of the Annual Meeting National Agency Company, 1905.

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116. Correspondence with Harvey, actuary, Mr. Symons and Mr. Evans.
117. Three forms of contract between superintendents and agents and Union Life Company.
118. Weekly debit statement Union Life.
119. Agreement Union Life and H. Pollman Evans, 1904.
120. Table of lapsed and terminated policies.
121. Form of Industrial Policy.
122. Actuarial tables (2) prepared by C. J. Harvey.
123. Tables for 1905 *re* various classes of policies.
124. Statement by company *re* policies—ordinary branch and industrial branch.
125. Premium industrial savings bank policy.
126. Description savings bank policy.
127. Statement of lapses Union Life.
128. Salary contract of August 22, 1901, the National Agency Company, Limited, with H. Pollman Evans.
129. Salaries' statements prepared by Mr. Carrie, accountant.

EXHIBITS OF TORONTO LIFE IN CONNECTION WITH UNION LIFE.

528. Doctors' contract with Toronto Life.
529. Third Annual Statement Toronto Life.
530. Tender for shares of Toronto Life to National Trust.
531. Agreement *re* sale by liquidator to National Agency Company, June 2, 1906.
532. Minutes Toronto Life covering the period of appointment of new board.
533. Agreement June 2, 1906, Toronto Life and Union Life.
534. Agreement September 15, 1906, by National Agency Company as guarantor with Toronto Life and Union Life.
535. Copy minutes Toronto Life shareholders, September 13, 1906.
536. Notice to Toronto Life policyholders June 2, 1906.
537. Correspondence *re* acquiring Toronto Life stock.

EXHIBITS NORTH AMERICAN LIFE.

130. Minutes of Executive Board *re* salary Mr. McCabe.
131. Synopsis of agents' agreements and special contract.
132. Remuneration to agents in 1905.
133. Answer to question 1—expenses of obtaining and retaining Insurance.
134. Profit and Loss statement, 1905.
135. Policy form.
136. Overdue premium notice.
137. Cards (5), lapsed statements furnished by Company.
138. Three forms policy loan agreements.
139. Douglas Policy surrender correspondence.
140. Policy forms: 5 per cent guaranteed debenture policy, 7 per cent guaranteed income bond.
141. Correspondence Mr. Goldman with Department Insurance *re* Sao Paulo Bonds.
142. Correspondence N. A. Life and Travelers Insurance Company *re* Chicago and Milwaukee E. Railway Company.
143. Profit distribution memo.
144. Surplus contribution whole life policies.
145. Memo. dividend results.
146. Memo. number surviving dividend period.
147. Estimates of surplus and actual dividend results.

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148. Summary of lapses for 1905.
149. Commercial Form Policy and letter McDonald.
150. Forbes letter and memo.
151. Surrender values and paid-up policies.
152. McDonald correspondence and policy.
153. Proofs of claim.
154. Fair-Birch correspondence.

EXHIBITS NATIONAL LIFE.

155. Annual Statement 1899 and literature.
156. Proofs for claim.
157. Commissions paid agents first year.
158. Policy loan agreement
159. Notice past due premium
160. Extract from Standen's report.
161. Policy loan agreement.
162. Profit and loss statement.

EXHIBITS CONFEDERATION LIFE.

163. By-laws.
164. Profit and loss statement.
165. Illustration of computation for dividends for five years to 1905.
166. Results and estimates prepared and submitted by company's actuary.
167. Memo. *re* persistence deferred dividend policies.
168. All life quinquennial dividends paid.
169. Memo. *re* 1904 business, not taken.
170. Memo. of legal authorities prepared by counsel to the company, *re* gifts by companies.
171. Policy loan agreement.
172. Maycock—Shuttleworth policy and notice of options.
173. Illustrations of the accumulation of the funds under a policy on the all-life, 20-payment and 20-year endowment plans.
174. Memo. *re* policy 6385, Mavasty, prepared by company—grace payment premium period extended after death.
175. Comparative statement dividends to policyholders and stockholders.
- 175½. Partial copy of Actuary's report *re* Mexican business.
685. Memorandum prepared by actuary to company.

EXHIBITS CANADA LIFE.

176. Copy minutes Board on removal Eastern Ontario agency from Peterborough to Toronto.
177. Commissions for Canada, 1900.
178. Copy minutes from directors private minute book.
180. Copy agreement Hon. G. E. Cox and Canada Life.
181. Letters patent accident corporation and by-law, and 22nd annual report Central Canada Loan and Savings Company.
182. Letters patent and by-laws, minutes, Securities Company, Limited.
183. Letters patent and by-laws and 21st annual report Toronto Savings and Loan Company.
184. Interest rates, Canada Life, from 1882 to 1905.

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185. Circular, Standard Life, May, 1906, respecting the passing of the bonus to strengthen reserves.
186. Statement expense ratio to total income, prepared by the company.
187. Agreement, January 2, 1902, Central Canada Loan and Savings Company and Ames & Bradshaw.
188. Agreement, February 10, 1902, Dominion Securities Company and Central Canada; also agreement February 13, 1902, Dominion Securities Company and Central Canada; letter, H. B. Walker, February 13, 1902, to assistant manager Central Canada.
189. Agreement covering Ames policy arrangement.
190. Statement of salaries, Eastern Ontario, 1905.
191. Salaries president and general manager.
192. Illustrations of the growth of funds.
193. Memorandum *re* change of valuation basis.
194. Memorandum prepared by Mr. Cox covering his holdings in Dominion Coal.
195. State of Michigan report for 1905—preliminary.
196. Growth of new business, 1898 to 1905, and ratios.
197. Letter January 15, 1903, from Mr. Blackadar to Mr. Fitzgerald *re* reserve basis Canada Life.
198. Extracts from annual addresses A. G. Ramsay *re* fall in the rate of interest.
199. Statement of facts for opinion of consulting actuaries and opinion of experts *re* change of reserve basis.
200. Valuation bases of prominent British companies.
201. Percentages of individual to total ledger assets, 1900 to 1905.
202. Profit and loss statement, 1905.
203. Profits and losses on investments.
204. 'Profits,' in answer to interrogatories.
205. Interest and rents memorandum, 1901 to 1905.
206. Memorandum division of profits.
207. Week's statement of tontine or deferred dividends principle.
208. Results—actual and estimated.
209. Results—estimated and actual—as compiled by Mr. Dawson.
210. Two forms of policies.
211. Changes in estimates.
212. Copy of 'Life Echoes,' *re* lapses, page 9.
213. Extract from minutes of general meeting, 1847.
214. Letter the actuary to Bruce, K.C., and his opinion on division of profits between shareholders and policyholders under terms of the charter.
215. Copy trust deed of January 1, 1848.
216. Amounts of insurance issued and not paid for.
217. Notices to former policyholders *re* revising policies.

EXHIBITS IMPERIAL LIFE.

218. Charter and by-laws.
219. Premium apportionment cards.
220. Shares in respect of which dividends are paid to the Central Canada Loan and Savings Company.
221. Agreement June 1, 1903, George A. Cox *re* Ames Loan.
222. Statement account Ames Loan of \$152,000 guaranteed by Mr. Cox.
223. Statement Toronto Savings and Loan Company account December 31, 1903.
224. Underwriting agreement covering bonds and stock Ontario Electric Developing Company.

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225. Memorandum from auditor—directors' authority required to authorize agreement entered into between the company and the Hon. Senator Cox, under which company were guaranteed against loss in respect of certain loans.
226. Profit and loss statement.
227. Expenses statement first year business.
228. Present value of anticipated loadings.
229. Memorandum *re* proposed amendments to the Insurance Act.
230. Policy loan agreement.
231. Changes made in estimates of surplus.

EXHIBITS LIFE MANAGERS ASSOCIATION.

232. Constitution and by-laws.
233. Letters patent incorporating the Canadian Life Insurance Officers Association, Limited.
234. Library bureau card.
235. Statement *re* taxes on life companies by provinces and cities.
236. Memorandum *re* tax on insurance companies in British Columbia.
237. Minute Book Life Managers' Association.

EXHIBITS EXCELSIOR LIFE.

238. Letters patent incorporating Protestant Life Insurance Company, of Ontario, Limited.
239. Letters to shareholders in 1898 *re* 6 per cent bonus.
240. Letter November 9, 1904, to shareholders *re* increase of capital.
241. Letter E. Marshall, secretary to Kenny, manager, November 25, 1898, and related documents *re* impairment.
242. Notice to policyholders *re* lapse.
243. Schedule, time to reach reserve and accumulate a surplus.
244. Policy loan agreements.
245. Circular and correspondence *re* 6 per cent bonus call.
246. Loading—principal plans.
247. Claim papers.
248. Memorandum showing accounts received and disbursed by company for past nine years.
249. Profit and loss statement.

EXHIBITS OF CROWN LIFE.

250. Charter and by-laws.
251. Proofs of death claims.
252. Prospectus on issue of stock.
253. Profit and loss statement, 1905.
254. Mr. Standen's report for the public.
255. Mr. Standen's report for the directors.
256. Minutes based on Standen's report.

EXHIBITS CONTINENTAL LIFE.

257. Offers Farmers and Traders for amalgamation.
258. Statement Farmers and Traders' business in force at time amalgamation.

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- 259. Act amalgamating Farmers and Traders and Continental.
- 260. Atlas Loan Account.
- 261. Agreement G. T. Somers and Continental *re* Atlas Loan Debentures.
- 262. Extract from minutes Continental (Exhibit not actually put in, minute read into the record).
- 263. March Policy Agreement.
- 264. Account from books of company—Traders bank account Beeton.
- 265. Agreement Somers releasing company from the $3\frac{1}{2}$ per cent commissions.
- 266. Copy charter Ontario Security Company.
- 267. Agreement August 24, 1903—Somers and the directors of the Continental.
- 268. Copy of promissory note directors for \$27,195.54, dated February 20, 1904.
- 269. Letter directors to Mr. Somers.
- 270. Statement *re* Atlas Loan Company debentures.
- 271. Account of dealings between Continental Life and Ontario Securities Company Ltd.
- 272. List of Directors.
- 273. Part of pamphlet treating of impairment of capital by new companies doing a large business.
- 274. *Re* surrender values and paid up policies.
- 275. Profit and loss statement, 1905.
- 276. Prospectus.
- 277. Policies issued at special rates.
- 278. *Re* Farmers and Traders' business.
- 279. Agreement January 2, 1901—Continental Life and Farmers & Traders Life & Accident Company.

EXHIBITS SOVEREIGN LIFE.

- 280. Minutes of organization meeting and summary of report submitted by provisional directors.
- 281. Actuary Pipes' report, December 22, 1902, on organization.
- 282. Extracts from By-laws.
- 283. Copy of agreement, A. H. Hoover with the company.
- 284. Contract A. H. Hoover with Home Life.
- 285. Provincial Directors' certificate and contract.
- 286. Prospectus.
- 287. Documents filed with Insurance Department on obtaining license.
- 288. 'Confidential' Tables Rates, 2 sheets.
- 289. Answer to Interrogatory 'Premiums.'
- 290. Profit and loss statement.
- 291. Proofs of claim.
- 292. Notice to policyholders and proxy form.
- 293. A. H. Hoover Stock account in ledger.

EXHIBITS LONDON LIFE.

- 294. By-laws of company.
- 295. Table of rates for industrial insurance.
- 296. Agency compensation contracts.
- 297. Application and policy, industrial—paid-up term policy.
- 298. Industrial policy forms.
- 299. Agreement, form of—for re-insurance.
- 300. Copy of agreement between London Life and Metropolitan.
- 301. Supt., agreements for remuneration—industrial.

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- 302. Loading on rates.
- 303. 3½ per cent basis for rates—extract from paper prepared by Mr. Richter.
- 304. Actual result, pamphlet.
- 305. Twenty-year endowment industrial policy and other forms.
- 306. Profit and loss statement.
- 307. Acts of incorporation of the company.
- 308. Table of persistence, industrial business.
- 309. Suggestions by Mr. Richter to commission.
- 310. Policy card.

EXHIBITS NORTHERN LIFE.

- 311. List of directors.
- 312. By-law February 5, 1904, to authorize additional payments on account of stock and to establish the principle and mode of declaring and distributing dividends.
- 313. Statement quarterly balances with Dominion Savings and Investment Society.
- 314. Actuary Fackler's letter *re* impairment, January 30, 1903.
- 315. Agreement August 28, 1903, and five subsequent agreements between the Northern Life and John Ferguson.
- 316. Statement of lapses and commissions.
- 317. Policy cards.
- 318. Claim papers.
- 319. Profit and loss statement.

EXHIBITS ANCIENT ORDER OF FORESTERS.

- 320. Copy of the Act of the legislature of Quebec respecting the operations in that province of Mutual Benefit Societies.
- 321. Act to incorporate the Subsidiary High Court Ancient Order of Foresters in the Dominion of Canada, 1898.
- 322. Report of proceedings, 1899.
- 323. Report of proceedings, 1901.
- 324. Policy on the life of James S. Nichols.
- 325. Certificate sent to members for Dominion legislation.
- 326. Comparative abstract 1900 to 1905.
- 327. Comparative statement of volume of business.
- 328. Profit and loss statement.
- 329. Policy loan agreement.
- 330. Proofs of loss.
- 331. Policy form.
- 332. General laws, 1905.

EXHIBITS OF CENTRAL LIFE.

- 333. Letters patent and collateral documents attached.
- 334. Prospectus.
- 335. Copies stock accounts, directors, Mr. and Mrs. Spence.
- 336. Annual report for 1905.
- 337. Proofs of death.

EXHIBITS OF DOMINION LIFE.

- 338. Statement interest earned, 1899-1905.
- 339. Policy accounts.
- 340. Policy form.
- 341. Policy loan agreement.
- 342. Claim papers.
- 343. Gain and loss exhibit.
- 344. Method of surplus allocation.

EXHIBITS MUTUAL LIFE OF CANADA.

- 345. Copy of Dominion Act incorporating.
- 346. Organization and administration.
- 347. Opinion of C. Robinson, K.C., *re* officers holding proxies.
- 348. Schedule proxies.
- 349. Circulars for proxy forms.
- 350. Notice of date premium due.
- 351. Comparative statement of income, &c., 1870 to 1906.
- 352. Table interest earned.
- 353. Statement of profits, 1891-1905.
- 354. Profit and loss statement.
- 355. Table of changes in premiums.
- 356. Table of changes in reserve basis.
- 357. Schedule showing progression of premium.
- 358. Policy card account.
- 359. Statement expenses of obtaining and retaining business.
- 360. 'Profits,' under paragraph 8, circular March 19, 1906.
- 361. History of sample policy, annual distribution plan.
- 362. History of sample policy, quinquennial distribution.
- 363. History of sample policy, reduced premium plan.
- 364. Cash accumulations for \$1,000, credited in 1905 on deferred dividend policies.
- 365. Policy loan agreements.
- 366. Notice to policyholders in arrears as to premium.
- 367. Proofs of death.

EXHIBITS—FEDERAL LIFE.

- 368. Act of Ontario legislature incorporating Industrial and Commercial Life Assurance Company.
- 369. Act of Dominion parliament incorporating Federal Life.
- 370. Agreement remaking good impairment of capital, dated March 4, 1890.
- 371. Agreement *re* same matter, February 4, 1897.
- 372. Agreement, December 14, 1897, and two agreements December 20, 1897 *re* holding stock in trust.
- 373. Copy circular David Dexter to shareholders *re* issue of 3,000 shares, 190.
- 374. Statement of profits, different forms of policies.
- 375. Profit and loss statement.
- 376. Policy loan agreement.
- 377. Proofs of loss.
- 378. Statement of increase and decrease market values; cash dividend results on deferred policies as compared with loading for profit.

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EXHIBITS COMMERCIAL TRAVELLERS MUTUAL BENEFIT ASSOCIATION.

379. Copy certificate of membership.
380. Copy certificate, F. Fielding, issued October 18, 1882.
381. Dr. Elliott's report of 1897 and comments by the secretary.
382. Table of rates in force since 1900.
383. Pipe actuarial report.
384. Table comparative rates, C.T.M.B.—Hunter rates, &c.
385. Actuary W. C. Macdonald report, August, 1905.
386. Table of lapses.

EXHIBITS CATHOLIC MUTUAL BENEFIT ASSOCIATION.

387. Minutes of 13th Annual Convention.
388. Copy constitution and by-laws.
389. Actuary Landis' report.
390. Policy form.

EXHIBITS GREAT WEST.

392. Prospectus of the company.
393. Copy circulars, June 1 and July 18, 1893.
394. Profit and loss statement.
395. Copy letters to lapsed policyholders.
396. Copy letters to lapsed policyholders.
397. Contract with Matson and correspondence.
398. Circulars re bonus competition.
399. Dominion Safety Fund policies and applications.
400. Dominion Safety Fund book, 1885.
401. Agreement, Great West Life and Dominion Safety Fund, July 12, 1894.
402. Agreement, Great West Life and Dominion Safety Fund, Dec. 31, 1894.
403. Circular to policyholders Dominion Safety Fund Association.
404. Circular to policyholders Dominion Safety Fund Association, Nov, 1, 1894.
405. Policy of Great West Life substituted for Dominion Safety Fund policy.
406. Special \$5,000 policy rate, Travellers and Great West.
407. Loan agreement.
408. Claim papers.
409. Dividend results and basis of distribution.

EXHIBITS MONARCH LIFE.

410. Prospectus.
411. Agreement between company and T. Marshall Ostrom.
412. Proxy Form.
413. Application papers for license.
414. Extract from Minutes, containing agreement, March 8, 1904.
415. Agreement, March 9, 1906.
416. Opinion M. Wilson, K.C., September 26, 1904.
417. Shareholders' Minute Book.
418. Directors and Executors' Minute Book.
419. Stenographers' extended notes. Winnipeg meeting, August, 1906.
420. Stock certificates, T. M. Ostrom.
421. Letter March 21, 1906, Auditor Sutcliffe.
422. Statement Assets and Liabilities, May 31, 1906.

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423. Notice calling meeting of Directors for September 5, 1906.
 424. Five sample policies the Monarch Life.

EXHIBITS HOME LIFE.

425. Summary from Insurance Returns of People's Life business.
 426. Pattison contracts (3).
 427. Firstbrook contract.
 428. Agreement between People's Life and Home Life.
 429. Agreement Home Life with Mr. McCutcheon.
 430. Agreement between Pattison and McCutcheon, October, 1905.
 431. Copy of Minute from page 299, &c., seq. Directors Minute Book, Home Life.
 432. Copy of account showing payment and adjustment under No. 429.
 433. 4 cheques—
 Home Life in favour of People's Life, October 20, 1905, \$48,941.91.
 People's Life in favour of Home Life, October 20, 1905, \$49,000.
 People's Life in favour of Home Life, December 30, 1905, \$15,064.11.
 People's Life in favour of Home Life, December 30, 1905, \$9,701.83.
 434. Statement of Assets and Liabilities, December 31, 1905, People's Life.
 435. Statement Home Life business for 1892 and subsequent years.
 436. Directors, Home Life, 1906.
 437. Statement disbursements out of \$80,000 by Mr. Pattison.
 438. Mr. Hoover's contract with the Home Life *re* Covenant, Mutual and lien
 agreement attached; also N. W. Life contract with Home Life, January
 22, 1900.
 439. Policy loan agreement.
 440. Forms of policy.
 441. Agreement McCutcheon and Traders Bank.
 442. Cheque, October 12, 1905, \$10,000, J. R. Stratton to J. M. McCutcheon.
 443. Agreement, March 15, 1906, People's Life, Home Life and Dominion Par-
 liament.
 444. Profit and Loss Statement.

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445. Printed statement—Reasons why I. O. F. should not have certain powers
 granted them by parliament.
 446. Table of expense ratios, prepared by I. O. F.
 447. Reasons why fraternal orders should not be required to pay government stand-
 ard rates.
 448. English Board of Trade valuations.
 449. Extracts from The Economist, *re* I. O. F.
 450. Contract, Dr. Montague.
 451. Special commission, H. C. R. to Dr. Montague, en route to Australia.
 452. Oversea expenses.
 453. Australian inquiry affidavits.
 454. Financial statements *re* overdrafts.
 455. Cost of triennial meetings.
 456. Memo., showing comparative rates and percentages.
 457. I. O. F. Australian business compared with leading Canadian old line com-
 pany—Memo. prepared by I. O. F.
 458. Circular to shareholders Provincial Trust.
 459. Letter, Mr. Laidlaw, December 10, 1900, to Dr. Oronhyatekha, *re* organiza-
 tion of Trust Company.

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460. Statement assets and liabilities, Provincial Trust.
461. Letter, Hon. G. E. Foster to Dr. Oronhyatekha *re* organization of Trust Company.
462. Notice of meeting, Provincial Trust, May 21, 1901.
463. Letter, Hon. G. E. Foster to Dr. Oronhyatekha, May 21, 1901, with form National Trust Company receipt for money to be invested.
464. Letter, Mr. Laidlaw to Dr. Oronhyatekha, June 6, 1901, *re* Provincial Trust.
465. Agreement, I. O. F. and Union Trust Company, September 2, 1901.
466. Subscription for Union Trust Company, Limited, stock, November 22, 1901.
467. Letter, April 18, 1902, William Laidlaw to Dr. Oronhyatekha *re* Provincial Trust assets and liabilities.
468. Letter, Dr. Oronhyatekha to Hon. G. E. Foster, April 22, 1902, *re* proposed managership Trust Company.
469. Memo. comparative tables, National Fraternal Congress and I. O. F.
470. Café balances charged off—Temple Building.
471. Certificate, McGillivray, Provincial Trust and declaration of trust.
472. Correspondence, Wilson and Laidlaw, *re* getting in stock Provincial Trust.
473. William Laidlaw, account for services *re* acquiring Provincial Trust.
474. Cost of Temple property and amounts written off.
475. Agreement May 3, 1906, I. O. F., E. E. A. Duvernet and Union Trust.
476. Deed of trust and mortgage, May 1, 1903—Mortgage to Union Trust Company.
477. Comparative premium, net rates old line companies and Ontario standard rates for new societies.
478. Foresters' Orphans' Home expenditures.
479. Temple Building expenditures.
480. E. G. Stevenson—Matthew Wilson correspondence *re* position of Union Trust in holdings of Great Western Land Company.
481. Dr. Oronhyatekha, letter, June 30, 1906, to Matthew Wilson *re* 100 shares bonus stock Great West Land Company.
482. Charter and minutes Great West Land Company.
483. Agreement, April 24, 1903, C. P. R. and Pope, with schedule; also agreement, May 30, 1903, Pope and Fowler and Union Trust Company.
484. Agreement, June 4, 1903—Shaw, *et al.*, New Ontario Farm and Townsite Syndicate, and Foster, McGillivray and Wilson.
485. Shaw *et al.*, agreement *re* division shares Ontario Farm and Townsite Syndicate Company.
486. Agreement, June 22, 1903—Foster, McGillivray and Wilson; the Union Trust Company; Oronhyatekha *et al.*, shareholders; and the New Ontario Farm and Townsite Syndicate.
487. Union Trust Company directors' minutes *re* Great West Land Company.
488. Agreement, December 16, 1904, Great West Land Company and the Union Trust Company.
489. By-law of Directors' Union Trust Company, November 28, 1905.
490. By-law shareholders Great West Land Company, November 28, 1905.
491. Agreement November 28, 1905, Union Trust Company and Great West Land Company.
492. Assignment and mortgage, November 28, 1905, Great West Land Company and Union Trust Company.
493. Minutes Union Trust Company *re* Kamloops Lumber Company.
494. Agreement, February 8, 1904, Fowler with Hon. Geo. E. Foster, trustee *re* Kamloops lands.
495. Agreement, January 26, 1904 Peter Ryan and Fowler *re* Kamloops lands.
496. Agreement, February 8, 1904, Fowler and Hon. Geo. E. Foster, trustee.
497. Kamloops purchase cheques.
498. Shuswap purchase cheques.

499. Okanagan purchase cheques.
500. Ryan-Fowler cheques.
501. Copy 'The Daily Province,' *re* Fowler-Ryan, \$55,000.
502. Agreement, Ryan and Fowler, October 24 1903.
503. Agreement, Irwin, McCormick & Fowler and The Union Trust Company.
505. Agreement, June 18, 1904, Fowler and McCormick; Union Trust Company.
504. Agreement, June 18, 1904, Irwin and McCormick; and Union Trust Company.
506. Agreement, May 27, 1904, Shuswap Shingle and Lumber Company and Hon. Geo. E. Foster.
507. Agreement, May 3, 1904, between Okanagan Lumber Company and Fowler.
508. Reports, Elliott G. Stevenson to Union Trust Company *re* B.C. lumber properties, November 10, 1905.
509. Agreement, October 24, 1903, Peter Ryan and George W. Fowler.
510. Agreement, January 26, 1904, Peter Ryan and Fowler.
511. Agreement, Fowler and Harper, October 24, 1903.
512. Statement *re* profits Great West Land Company, Kamloops Company, &c.
538. Memo. of Association Okanagan Lumber Company, Limited.
539. Two cheques in favour of W. P. Bull.
540. Balance sheet Okanagan Company, January 1, 1904.
541. Transfer Taylor to Hale, January 19, 1904.
542. Copy resolution Okanagan shareholders, May 23, 1904, and two powers of attorney.
543. Cheques (3) for logs, \$42,000.
544. Memorandum from Okanagan documents produced to the commission *re* agreement of May 23, 1904.
545. Copy of Geo. W. Fowler account Bank of Nova Scotia.
546. Pope and Fowler account Bank of Nova Scotia.
547. Agreement, Fowler to Hon. Geo. E. Foster, June 21, 1905.
548. Correspondence, LeVesconte, Ryan and Fowler.
549. Attendance book, Union Trust Company directors and shareholders.
550. Statement, payments C.P.R. to Union Trust Company under two contracts; also Lefurgey correspondence, telegrams and data.
551. Two contracts, C.P.R. and Great West Company, July 29, 1903.
552. Dr. Oronhyatekha letters to the directors Union Trust Company, January 3, 1905.
553. Directors' minute book, Union Trust Company. (Original returned to company, see Exhibit 493 for copies.)
554. Fifth annual report, Union Trust Company.
555. Memorandum *re* Standard Bank loans.
556. Listed securities I.O.F., with final quotation on Saturday, December 30, 1905; also unlisted.
557. Copy by-law passed by shareholders Union Trust, November 1, 1902, authorizing increase in borrowing power from \$200,000 to \$400,000.
558. By-law authorizing call 50 per cent capital stock, February 8, 1904.
559. By-law, February 8, 1904, appointing Matthew Wilson solicitor and counsel for the Union Trust.
560. By-law No. 34, passed December 26, 1905, by shareholders Union Trust, increasing capital stock from \$2,000,000 to \$2,500,000.
561. Agreement, October 15, 1903, between Ontario, Manitoba and Western Land Company, the vendors, and Union Trust Company, purchasers.
562. Agreement, December 31, 1903, between Whitlaw and the Union Trust Company.
563. Cheques (a) November 2, 1903, \$20,000, Union Trust Company to Ontario, Manitoba and Western Lands Company, and (b) cheque, December 15, 1903, \$5,000, Union Trust to Hon. Geo. E. Foster.

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564. Cheque, February 2, 1904, \$9,920, Union Trust to Whitlaw.

565. Copy of letter, May 23, 1903, E. G. Stevenson to Sir John Boyd.

566. Shareholders Union Trust, December 31, 1905, \$1,360,614.68.

567. Agreement, June 30, 1903, John Aird to Union Trust Company, 89,600 acres.

568. Agreement, June 30, 1903, John Aird and Union Trust Company, 10,240 acres.

569. Letter, December 5, 1904, Hough, Campbell & Ferguson to Hon. Geo. E. Foster.

570. Agreement, June 30, 1903, John Aird and Union Trust Company, 46,080 acres; and cancelled agreement, same date, attached.

571. Payments on Eastern and Western Lands Company contract.

572. Agreement, January 1, 1906, Union Trust Company and Montague and Hamilton conferees.

573. Quit claim deed, December 30, 1905, from Montague to the Union Trust Company.

574. Cheque, February 2, 1904, \$2,480, Union Trust Company to Hon. Geo. E. Foster.

575. (a) Cheque, Union Trust Company to I.O.F., \$7,000, December 28, 1903, (b) cheque, \$2,000, December 28, 1903, Union Trust Company to Dr. Oronhyatekha.

575½. Memorandum *re* purchase of lands.

576. Matthew Wilson memorandum book, February, 1901, *re* Provincial Trust.

577. Memorandum book, Matthew Wilson, May, 1901, *re* Provincial Trust.

578. Copy of Laidlaw receipt of June 15, 1901.

579. Agreement, April 12, 1901, between Matthew Wilson and the Provincial Trust.

580. Matthew Wilson, diary, 1905.

581. Cheque, May 8, 1906, Du Vernet, in favour of Matthew Wilson, \$25,000; deposited May 10, 1906.

582. Documents *re* Salvation Army colonization.

583. Fowler-Currey correspondence, May 20 1903, and draft agreement, Pope and Fowler with Union Trust Company.

661. Copy ledger account, Ontario, Manitoba and Western Lands Company, Ltd., and Union Trust Company.

662. Receipt for \$10,000 commission, November 5, 1903, Pritchard and Ontario, Manitoba and Western Lands Company.

663. Cheque \$3,000, November 5, 1903, and note \$2,000, part commission, Pritchard and Ontario, Manitoba and Western Lands Company.

664. Receipt, Canadian Northern to Whitlaw and copy of contract Canadian Northern and Whitlaw May 5, 1902.

665. Foster, Pritchard-Macdonald, Haggart and Whitlaw correspondence.

666. Cheque, Du Vernet favour Matthew Wilson, \$5,000, May 7, 1905.

667. Pope and Fowler—C.P.R. correspondence and telegrams.

668. Power of attorney, Pope to Fowler, April 17, 1903, and contract C.P.R. and Pope and Fowler, April 24, 1903, 200,000 acres.

669. (a) Schedule land sold to Union Trust Company by C.P.R. in pursuance of request and direction made by Pope and Fowler to C.P.R., dated 23rd day of July, 1903.

(b) Contract July 29, 1903, C.P.R. and the Great West Land Company for 149,598·24 acres and schedule.

670. (a) Contract No. 447, dated July 18, 1903, C.P.R. and Great West Land Company for lands to the value of \$30,240.

(b) Request Pope and Fowler to C.P.R. to sell to the New Ontario Farm and Townsite Company, Limited, lands to the value of \$30,240, and schedule attached for 8640 acres.

671. Schedule of residue lands, Pope and Fowler (for which there is no agreement), signed Fred. T. Griffin, land commissioner.

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- 672. Estimate of timber on lumber properties, British Columbia.
- 673. Memoranda *re* timber berths in British Columbia.
- 674. Copy letter, Fowler to Kamloops Lumber Company.
- 675. Memorandum, Peter Ryan *re* cost of lumber operations, British Columbia.
- 676. Letter, April 13, 1904, Hon. Geo. E. Foster to Mr. Fowler *re* McCormick and Irwin and Kamloops.
- 677. Letter, McCormick and Irwin to Hon. Geo. E. Foster, January 5, 1904, with schedule lumber prices.
- 678. Report Irwin and McCormick to Fowler on the Ryan option.
- 679. Irwin cheque Kamloops Lumber Co., \$99.50, paying balance of disbursements *re* reports Irwin for Kamloops company.

EXHIBITS INDEPENDENT ORDER OF FORESTERS, ACTUARIAL.

- 713. Comparative rates of mortality, three tables Independent Order of Foresters.
- 714. Independent Order of Foresters—Select secession rates—adjusted 1901-05.
- 715. Mr. Rea's select secession rate.
- 716. Table, fraternal lapse rate—Mantz and Mr. Mantz's book on effect lapses on the cost of life insurance.
- 717. Table A, O(m) premiums.
- 718. Independent Order of Foresters, net premiums computed after actuarial investigation, 1898—Table C.
- 719. Comparison of premium Table D.
- 720. Table D (1), Independent Order of Foresters, premium period (a) 1881-1895; (b) 1895-1899.
- 721. Premiums for expectation of life benefits, Table E.
- 722. Table F, term premiums
- 723. Report, Catholic Order of Foresters.
- 724. Table of reserve liabilities.
- 725. Abstract title, Foresters' Island.
- 726. Death rate per 1,000, Independent Order of Foresters, H(m) table, N.F.C. table, &c.—Pipe.
- 727. Table A, death rate per 1,000—Pipe.
- 728. Table B, lapse rate per 1,000—Pipe.
- 729. Confidential report, Mr. Rea.
- 730. Mr. Pipe's letter to Mr. Dawson, July 30, 1906.
- 731. Affidavit, George King.
- 732. Expected secession rate table.—Pipe.
- 733. Comparison by Mr. Pipe of lapse according to his table and the Grant lapse table.
- 734. Comparative tables, Canada Life and Select and aggregate.
- 735. Blackadar rate and Grant rate.
- 736. Correspondence, Lefurgey, Fowler, *re* G. W. Land Company.
- 742. Copy notice meeting, Union Trust Company, for November 7, 1905, changed to November 10, 1905.

EXHIBITS WOODMEN OF THE WORLD.

- 513. Constitution and by-laws, 1893.
- 514. Constitution and by-laws, 1905.
- 515. Amendment by-laws, March 23, 1906.
- 516. Death claims—proofs.
- 517. Sick Benefits Committee Reports.
- 518. *Re* Maccabees.
- 519. Rates Woodmen of the World, 1893.

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- 520. Comparison of rates per annum. Different tables or standards.
- 521. Report Sessional Committee *re* amendment to increased rate.
- 522. Transfers from different funds recent years.
- 523. Average age statement.
- 524. Policy Form.
- 525. Comparison of rates applied to members different years.
- 526. Assessments and death claims, years 1903-1905 inclusive.
- 527. Rates for women and sick and funeral benefits table of rates.
- 687. Actuarial Report by Mr. Grant.

EXHIBITS SUN LIFE.

- 585. Answer by company to Interrogatory—'Securities 1 and 2.'
- 586. Statement of Dividends paid.
- 587. Statement *re* Capital.
- 588. Answer *re* Organization and Administration.
- 589. 'Profits'—Answer.
- 590. Part taken by Policyholders in Management.
- 591. Statement *re* Issues of Capital Stock.
- 592. Act of Incorporation and Amendments thereto.
- 593. Statement Profit and Loss on Investments.
- 594. Memo *re* Shareholders' Account.
- 595. Shareholders' Account, and Capital Account.
- 596. Statement *re* Accident Branch.
- 597. Letter to Shawinigan Power Company, November 4, 1903.
- 598. Letter, November 19, 1903, Shawinigan Power Company, and copy Sun Life letter to Merchants Bank.
- 599. Shawinigan Power Company, Correspondence, October 28, 1902, to November, 1903.
- 600. Shawinigan Power Company docket—Charter and Trusts Deed.
- 601. Correspondence November 20, 1903, and subsequent dates *re* Shawinigan Water & Power and advance from Merchants Bank.
- 602. Map Illinois Traction.
- 603. Circular sent to 35 Traction Companies.
- 604. Letter November 18, 1902, W. B. McKinley, to T. B. Macaulay.
- 605. Letter November 24, 1902, to McKinley.
- 606. Letter, November 27, 1902, from McKinley.
- 607. Letter, January 3, 1903, from McKinley.
- 608. Two letters from McKinley, January 6, 1903.
- 609. Memo. January 12, 1903, basis of formation for new Illinois Railway & Light Company.
- 610. Memo., Loans to W. B. McKinley.
- 611. Gilbert Hodges, Telegram and Report.
- 612. Letter, January 19, 1903, from McKinley.
- 613. Letter to McKinley, January 21, 1903.
- 614. Letter January 23, 1903, from McKinley.
- 615. Letter to McKinley, January 28, 1903.
- 616. Letter from McKinley, January 29, 1903.
- 617. Letter, McKinley to Manager Merchants Bank, October 5, 1903, and October 6, 1903, Reply.
- 618. Letters to McKinley from Macaulay, December 18, 26 and 30, 1903.
- 619. Letters *re* Decatur & Springfield Railway, from Rich Co., and Engineer's Report.
- 620. Correspondence with McKinley, March 2, 1902, to January 21, 1904.
- 621. Decatur Railway and Light Company, Mortgage securing \$1,300,000 to the City Trust Company, *et al* trustees.

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- 622. Memorandum respecting purchase by Directors of certain securities with Sun Company.
- 623. Correspondence with Noble G. Judah.
- 624. Illinois Traction Company. Summary of stockholding.
- 625. G. Hoges' Report, September 21, 1903.
- 626. Appleyard agreement with Sun Life and letter to Mr. Appleyard from Mr. Macaulay.
- 627. Illinois Traction System, Annual Report.
- 628. Bonus stock account.
- 629. Mortality experience, different plans.
- 630. Division of profits, year 1898. Items from Annual Reports.
- 631. Organization and administration answers.
- 632. Premiums—Answers.
- 633. Profit and Loss Statement.
- 634. Policies.
- 635. Tabulated statement *re* steps in effecting change in reserve basis.
- 636. Surrender values.
- 637. Comparison of reserve bases.
- 638. Profits—Answers.
- 639. Policies—Answers.
- 640. Standard asset shares.
- 641. Mode of computing surplus.
- 642. Examples of profits allotted to December 31, 1896.
- 643. Progress of funds.
- 644. Exhibit comparison of participating and non-participating policies.

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- 645. Charter.
- 646. Form of proxy.
- 647. Memorandum *re* capital and tabulated financial statements.
- 648. Bonus offers, 1901.
- 649. Bonus for new agents secured 1904.
- 650. Agents' contracts.
- 651. Statement 'not taken' and 'lapsed policies,' 1904.
- 652. Tabulated financial statements showing increase in impairment.
- 653. Letters Superintendent of Insurance, Feb. 19, 1906, *re* unauthorized securities.
- 654. Changes in estimates of surplus.
- 655. Surrender values and paid-up policies.
- 657. Prospectuses—before and after incorporation.
- 658. Policy forms.
- 659. Profit and loss statement.
- 660. Schedule of premiums paid.
- 680. Life Underwriters' Association constitution and by-laws.
- 681. Memorial Life Underwriters' Association.
- 682. Life Insurance Officers' Association Memorial.
- 686. Minority Memorial.
- 683. French assurance law.
- 684. Constitution and by-laws Policyholders' Association.
- 712. Memorial Policyholders' Association.
- 688. Report of conferences with British actuaries and insurance managers.
- 737. Documents *re* passing bonus by British Empire Mutual Assurance, 1902.
- 738. Board of Trade returns, British Empire Mutual, December 31, 1901.
- 740. Board of Trade returns, Pelican and British Empire, December 31, 1905.
- 741. Memorandum prepared by Mr. McDougald, actuary and general manager in Canada for Pelican and British Empire.